1. (*Currently Amended*) A computer-implemented decision analysis system that facilitates ~~commerce-related~~ decision making by integrating a values-based demand component for buyers of a product or service and a values-based supply component for sellers with feedback loops between the components and value optimization algorithms that enable the system to identify beneficial commercial transactions for participating parties, the system comprising:

means for creating a demand component comprising at least one demand-oriented, values-based decision analysis component, the demand component being based on:

i) a set of product or service characteristics and qualities;

ii) a set of product or service demand values associated with a buyer and resulting from the set of product or service characteristics and qualities, and a quantifiable metric associated with each product or service demand value;

~~i)~~ iii) a set of buyer demand values associated with a the buyer and predetermined by the buyer independent of the product or service characteristics and qualities, and a quantifiable metric associated with each buyer demand value;

~~ii)~~ iv) a set of demand value tradeoffs showing how the buyer would trade one product or service demand value for another product or service demand value and showing how product or service demand values mathematically relate to one common financial metric;

~~iii)~~ v) a set of demand information components, each defined in terms of a probability or a probability distribution; and

~~iv)~~ vi) a set of buyer alternatives that represent at least one of products and services the buyer is capable of purchasing;

means for creating a supply component comprising at least one supply-oriented, values-based decision analysis component, the supply component being based on:

i) a set of product or service supply values associated with a seller and resulting

from the set of product or service characteristics and qualities, and a quantifiable metric associated with each product or service supply value;

~~i)~~ ii) a set of seller supply values associated with a the seller and predetermined by the seller independent of the product or service characteristics and qualities, and a quantifiable metric associated with each seller supply value;

~~ii)~~ iii) a set of supply value tradeoffs showing how the seller would trade one product or service supply value for another product or service supply value and showing how product or service supply values mathematically relate to one common financial metric;

~~iii)~~ iv) a set of seller information components, each defined in terms of a probability or a probability distribution; and

~~iv)~~ v) a set of seller alternatives that represent at least one of products and services the seller is capable of selling;

means for combining the product or service demand values, the buyer demand values, the product or service supply values, the seller supply values, the demand value tradeoffs, the supply value tradeoffs, the buyer information components and the seller information components to evaluate risk and return characteristics of the buyer alternatives and the seller alternatives; and

means for performing sensitivity analysis to show how the risk and return characteristics of the buyer alternatives and the seller alternatives change as the product or service demand values, the product or service supply values, the demand value tradeoffs, the supply value tradeoffs, the buyer information components and the seller information components change.

2. (*Previously Presented*) The system of claim 1, wherein the at least one demand-oriented, values-based decision analysis component, and the at least one supply-oriented, values-based decision analysis component each comprises at least one object-oriented analytical model that shows both graphically and mathematically how the demand values, the supply values, the buyer information components and the seller information components are related in order to calculate the demand value tradeoffs, the supply value

claim

pto claim 1 starts on page 20

tradeoffs, risk and return.

3. (*Previously Presented*) The system of claim 2, wherein each object-oriented analytical model collects user information while assisting users in a commercial decision making process and is able to share the user information with other object-oriented analytical models, wherein user information collected includes at least value assessments, value tradeoffs, probability assessments, alternatives considered, and alternatives selected.

4. (*Previously Presented*) The system of claim 1, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component for assisting a customer in choosing a product among a plurality of products.

5. (*Original*) The system of claim 4, wherein the buy component comprises an object-oriented analytical model.

6. (*Previously Presented*) The system of claim 1, wherein the at least one supply-oriented, values-based decision analysis component comprises a sell component for assisting a user in determining how to offer already built products to customers.

7. (*Original*) The system of claim 6, wherein the sell component comprises an object-oriented analytical model.

tradeoffs, risk and return.

3. (*Previously Presented*) The system of claim 2, wherein each object-oriented analytical model collects user information while assisting users in a commercial decision making process and is able to share the user information with other object-oriented analytical models, wherein user information collected includes at least value assessments, value tradeoffs, probability assessments, alternatives considered, and alternatives selected.

4. (*Previously Presented*) The system of claim 1, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component for assisting a customer in choosing a product among a plurality of products.

5. (*Original*) The system of claim 4, wherein the buy component comprises an object-oriented analytical model.

6. (*Previously Presented*) The system of claim 1, wherein the at least one supply-oriented, values-based decision analysis component comprises a sell component for assisting a user in determining how to offer already built products to customers.

7. (*Original*) The system of claim 6, wherein the sell component comprises an object-oriented analytical model.

8. The system of claim 1, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component and a sell component.

9. The system of claim 8, wherein the buy component and the sell component each comprise an object-oriented analytical model.

10. (*Previously Presented*) The system of claim 1, wherein the at least one supply-oriented, values-based decision analysis component comprises a build component for assisting a user in determining products to build.

11. (*Original*) The system of claim 10, wherein the build component comprises an object-oriented analytical model.

12. (*Currently Amended*) The system of claim 1, wherein the feedback loops are created so that demand information gathered by the demand component in the process of helping customers make purchase decisions is utilized by the supply component, and supply information gathered by the supply component in the process of helping providers make, or build products or services, or offer decisions is utilized by the demand component.

13. A values-based decision analysis component for assisting a customer in choosing a product among a plurality of products, comprising:

a plurality of inputs; and

an object-oriented analytical model that determines a customer value proposition based on the plurality of inputs.

14. The system of claim 13, wherein the plurality of inputs comprises:

customer information;

customer beliefs; and

customer values.

15. The system of claim 14, wherein the customer beliefs comprise an understanding by the customer regarding an expected use of the product.

16. The system of claim 15, wherein the customer beliefs are based at least in part on information about products in use.

17. The system of claim 16, wherein information about products in use comprises data related to the plurality of products.

18. The system of claim 14, wherein customer information comprises information regarding at least one personal characteristic of the customer, information regarding needs of the customer and information regarding likely use of the product by the customer.

19. The system of claim 14, wherein customer values comprise:

objects of value belonging to the customer; and

a relative importance assigned to each of the objects of value by the customer.

20. The system of claim 19, wherein the objects of value are defined by objectives of the customer.

21. The system of claim 14, wherein the customer value proposition comprises a comparison of the plurality of products based on customer values.

22. The system of claim 13, wherein each of the plurality of inputs comprises a probability distribution.

23. The system of claim 22, wherein each probability distribution is expressed as a mathematical expression, a discrete number of points or a single point.

24. The system of claim 13, wherein the customer value proposition comprises at least one graphical output.

25. The system of claim 24, wherein the at least one graphical output comprises at least one of a components of value chart, a tornado chart and a risk profile graph.

26. A values-based decision analysis component for assisting a user in selling products to customers, comprising:

a plurality of inputs; and

an object-oriented analytical model that determines a sell proposition based on the plurality of inputs.

27. The system of claim 26, wherein the plurality of inputs comprises:

a company value proposition; and

a customer value proposition.

28. The system of claim 27, wherein the customer value proposition comprises a comparison of the products based on customer values.

29. The system of claim 28, wherein customer values comprise:

objects of value belonging to the customer; and

a relative importance assigned to each of the objects of value by the customer.

30. The system of claim 29, wherein the objects of value are defined by objectives of the customer.

31. The system of claim 27, wherein the company value proposition is based at least on company beliefs, aggregated customer values and information about products in use.

32. The system of claim 31, wherein the company beliefs comprise:

information regarding resources required to offer each of the products; and

information regarding potential revenues from each of the products.

33. The system of claim 31, wherein aggregated customer values comprise:

objects of value belonging to prior customers accumulated over time; and

a relative importance assigned to each of the objects of value by each prior

34. The system of claim 33, wherein the objects of value belonging to each prior customer are defined by objectives of the prior customer.

35. The system of claim 31, wherein information about products in use comprises data related to the products.

36. The system of claim 26, wherein each of the plurality of inputs comprises a probability distribution.

37. The system of claim 36, wherein each probability distribution is expressed as a mathematical expression, a discrete number of points or a single point.

38. The system of claim 26, wherein the sell proposition comprises at least one graphical output.

39. The system of claim 38, wherein the at least one graphical output comprises a presentation of value propositions.

40. A values-based decision analysis component for assisting a user in determining what products to offer, comprising:

a plurality of inputs; and

an object-oriented analytical model that determines a company value proposition based on the plurality of inputs.

41. The system of claim 40, wherein the plurality of inputs comprises:

aggregated customer values;

customer beliefs; and

information about products in use.

42. The system of claim 41, wherein the company beliefs comprise:

information regarding resources required to offer each of the products; and

information regarding potential revenues from each of the products.

43. The system of claim 41, wherein aggregated customer values comprise:

objects of value belonging to each prior customer; and

a relative importance assigned to each of the objects of value by each prior customer.

44. The system of claim 43, wherein the objects of value belonging to each prior customer are defined by objectives of the prior customer.

45. The system of claim 41, wherein information about products in use comprises data related to the products.

46. The system of claim 40, wherein each of the plurality of inputs comprises a probability distribution.

47. The system of claim 46, wherein each probability distribution is expressed as a mathematical expression, a discrete number of points or a single point.

48. The system of claim 40, wherein the company value proposition comprises at least one graphical output.

49. The system of claim 48, wherein the at least one graphical output comprises at least one of a components of value chart, a tornado chart and a risk profile graph.

50. An integrated values-based build-to-buy decision analysis system, comprising:

a first object-oriented analytical model that determines a customer value proposition based on a first plurality of inputs;

a second object-oriented analytical model that determines a sell proposition based on a second plurality of inputs; and

a third object-oriented analytical model that determines a company value proposition based on a third plurality of inputs.

51. The system of claim 50, wherein the first plurality of inputs comprise:

customer information;

customer beliefs; and

customer values.

52. The system of claim 50, wherein the second plurality of inputs comprise:

the company value proposition; and

the customer value proposition.

53. The system of claim 50, wherein the third plurality of inputs comprise:

aggregated customer values;

customer beliefs; and

information about products in use.

54. A method of assisting a customer in choosing a product among a plurality of products, comprising the steps of:

gathering information about the customer;

determining customer values;

determining customer beliefs based on information gathered about the customer;

presenting information about products in use to the customer;

determining a customer value proposition based on the information gathered from the customer, the customer values determined and the customer beliefs determined; and

presenting the customer value proposition to the customer.

55. The method of claim 54, further comprising the steps of:

monitoring the customer; and

determining if a product previously chosen by the customer continues to maximize customer value.

56. The method of claim 55, further comprising the step of contacting the customer if a product with greater customer value than a previously chosen product becomes available.

57. The method of claim 54, wherein the step of presenting the customer value proposition to the customer comprises presenting the customer with at least one graphical representation.

58. The method of claim 57, wherein the at least one graphical representation comprises at least one of a components of value chart, a tornado chart and a risk profile graph.

59. The method of claim 54, wherein the customer values are determined by querying the customer.

60. The method of claim 59, wherein the customer values determined comprise:

objects of value belonging to the customer; and

a relative importance assigned to each of the objects of value by the customer.

61. A method of assisting a user in selling products to a customer, comprising the steps of:

accessing a company value proposition and a customer value proposition;

interacting with the customer to determine which of the products will provide a higher value to the customer, the user, or both the customer and the user;

determining a sell proposition based on the company value proposition, customer value proposition and the interaction with the customer; and

using the sell proposition to assist the customer in choosing a product.

62. The method of claim 61, further comprising the steps of:

monitoring the customer; and

determining if a product previously chosen by the customer continues to maximize customer value.

63. The method of claim 62, further comprising the step of contacting the customer if a product with greater customer value than a previously chosen product becomes available.

64. A method of assisting a user in determining what products to offer, comprising the steps of:

predicting demand for at least one product based on aggregated customer values and demographic data;

defining potential products to offer based on the predicted demand;

determining attributes of value for each potential product;

determining company beliefs about the potential products;

determining a company value proposition based on the predicted demand and company beliefs;

presenting the company value proposition to the user;

choosing a product to offer based on the company value proposition.

65. The method of claim 64, further comprising the step of monitoring the product chosen.

66. The method of claim 65, wherein the monitoring step comprises tracking sales data for the chosen product.

67. The method of claim 64, wherein the step of presenting the company value proposition to the user comprises presenting the user with at least one graphical representation.

68. The method of claim 67, wherein the at least one graphical representation comprises at least one of a components of value chart, a tornado chart and a risk profile graph.

69. (*Newly Presented*) The system of claim 1, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component and a sell component.

70. (*Newly Presented*) A computer-implemented decision analysis system that helps users make values-based decisions by leading them through a set of tools and a process to clarify and quantify their values, search for and identify the most attractive alternatives given their values, search for and identify the most relevant information given both their values and alternatives, and integrate all of these elements to reach testable, documented conclusions, and facilitates decision making by integrating a values-based demand component for buyers of a product or service and a values-based supply component for sellers with feedback loops between the components and value optimization algorithms that enable the system to identify beneficial commercial transactions for participating parties, the system comprising:

means for creating a demand component comprising at least one demand-oriented, values-based decision analysis component, the demand component being based on:

i) a set of product or service characteristics and qualities;

ii) a set of specific buyer demand values that quantitatively measure a buyer's relative preference for each product or service characteristic and quality;

iii) a set of general buyer demand values, predetermined by the buyer independent of the product or service characteristics and qualities, that quantitatively measure a buyer's preferences for making decisions, including risk preference, time value of money, preferred way to process information, and personality type;

iv) a set of buyer value tradeoffs showing how the buyer would trade one demand value for another demand value and showing how all demand values mathematically relate to one common financial metric;

v) a set of buyer-specific information components, representing a buyer's unique beliefs about a product or service, codified in terms of a probability or a probability distribution; and

vi) a set of general information demand components gathered from across all similar values-based demand components, prioritized by similarity of the buyer's specific values with the values of other buyers, creating values-based demand components;

vii) a set of general information supply components gathered from across all values-based supply components created by sellers, prioritized by the buyer's specific values and the similarity of the products and services the buyer has identified as alternatives with the products and services the seller is selling;

viii) a set of buyer alternatives that represent at least one of products and services the buyer is capable of purchasing;

means for creating a supply component comprising at least one supply-oriented, values-based decision analysis component, the supply component being based on:

i) the set of product or service characteristics and qualities;

ii) a set of specific seller supply values that quantitatively measure a seller's relative preference for each product or service characteristic and quality;

iii) a set of general seller supply values, predetermined by the seller independent of the product or service characteristics and qualities, that quantitatively measure a seller's preferences for making decisions including risk preference, time value of money, preferred way to process information, and personality type;

iv) a set of seller value tradeoffs showing how the seller would trade one supply value for another supply value and showing how supply values mathematically relate to one common financial metric;

v) a set of seller-specific information components, representing a seller's unique beliefs about a product or service, codified in terms of a probability or a probability distribution; and

vi) a set of general information supply components gathered from across all similar values-based supply components, prioritized by similarity of the seller's specific values with the values of other sellers, creating values-based supply components;

vii) a set of general information demand components gathered from across all values-based demand components created by buyers, prioritized by the seller's specific values with the values and the similarity of the products and services the seller is offering with the products and services the buyer is considering as alternatives;

viii) a set of seller alternatives that represent at least one of products and services the seller is capable of selling;

means for combining the specific and general buyer demand values, the specific and general seller supply values, the seller supply values, the demand value tradeoffs, the supply value tradeoffs, the buyer information components and the seller information components to evaluate risk and return characteristics of the buyer alternatives and the seller alternatives; and

means for performing sensitivity analysis to show how the risk and return characteristics of the buyer alternatives and the seller alternatives change as the demand values, the supply values, the demand value tradeoffs, the supply value tradeoffs, the buyer information components and the seller information components change.

71. (*Newly Presented*) The system of claim 70, wherein the at least one demand-oriented, values-based decision analysis component, and the at least one supply-oriented, values-based decision analysis component each comprises at least one object-oriented analytical model that shows both graphically and mathematically how the demand values, the supply values, the buyer information components and the seller information components are related in order to calculate the demand value tradeoffs, the supply value tradeoffs, risk and return.

72. (*Newly Presented*) The system of claim 71, wherein each object-oriented analytical model collects user information while assisting users in a commercial decision making process and is able to share the user information with other object-oriented analytical models, wherein user information collected includes at least value assessments, value tradeoffs, probability assessments, alternatives considered, and alternatives selected.

73. (*Newly Presented*) The system of claim 70, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component for assisting a customer in choosing a product among a plurality of products.

74. (*Newly Presented*) The system of claim 73, wherein the buy component comprises an object-oriented analytical model.

75. (*Newly Presented*) The system of claim 70, wherein the at least one supply-oriented, values-based decision analysis component comprises a sell component for assisting a user in determining how to offer already built products to customers.

76. (*Newly Presented*) The system of claim 75, wherein the sell component

comprises an object-oriented analytical model.

77. (*Newly Presented*) The system of claim 70, wherein the at least one supply-oriented, values-based decision analysis component comprises a build component for assisting a user in determining products to build.

78. (*Newly Presented*) The system of claim 77, wherein the build component comprises an object-oriented analytical model.

79. (*Newly Presented*) The system of claim 70, wherein the feedback loops are created so that demand information gathered by the demand component in the process of helping customers make purchase decisions is utilized by the supply component, and supply information gathered by the supply component in the process of helping providers make, or build products or services, or offer decisions is utilized by the demand component.

80. (*Newly Presented*) The system of claim 70, wherein the at least one demand-oriented, values-based decision analysis component comprises a buy component and a sell component.

I. ellis

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